

Automotive Safety

Airbag Scams Put Drivers At Risk

(NAPSA)—Motorists depend on airbags to provide lifesaving protection during a crash. But a dangerous insurance scheme could turn cars into time bombs on four wheels.

Many cars now on the road could have no airbags or non-working ones. The reason? Crooked body shops illegally removed or replaced them to steal insurance money, warns the Coalition Against Insurance Fraud (www.InsuranceFraud.org).

But drivers and passengers won't know until they're in a crash and their airbag fails to open. Could you or your family be next?

The Scams

A crooked body shop removes an airbag after it is deployed in a crash or pulls out an uninflated airbag to make it appear deployed. The body shop then replaces the airbag with sneakers, beer cans and other junk, or inserts a dummy or unsafe airbag that's not right for your vehicle.

The motive? Greed. Most body shops are honest, but a crooked repair shop will illegally charge an insurance company up to \$2,000 or more for a new airbag, the coalition warns.

The Dangers

You and your passengers could die or be seriously hurt in a crash without working airbags. Insurance fraud also raises everyone's premiums, including yours.

In the Miami area alone, police discovered thousands of fake airbags, including one body shop with more than 6,000 airbags. Airbag covers, unsuitable airbags and other tools of the crime can even be bought on the Internet.

At least 400,000 rebuilt wrecks also travel America's roadways.



photo courtesy of Insurance Institute for Highway Safety

Airbags save lives. But not if they are defective or the cavity is full of junk. To be safe, have your mechanic inspect your airbag, especially before you buy a used vehicle.

Many could have useless airbags, or none. Thousands more vehicles may also have entered the market as salvaged cars from recent hurricanes such as Katrina and Rita.

Fight Back

Have a certified mechanic you trust inspect the airbag—before you buy a used or salvaged vehicle. Get a report on the vehicle's history and see if the car has been in any accidents. Also, check out the dashboard airbag light; it should flash on for a few seconds and then stop. You may have an airbag problem if the light stays on or doesn't come on at all. Take your car to a qualified mechanic for inspection.

Also, don't try to open the airbag compartment yourself. You could be injured and damage the airbag. Finally, find out if the body shop has a history of complaints—contact your local Better Business Bureau.

Visit www.InsuranceFraud.org to learn more about airbag scams and how to avoid them. Your next drive should be in a safe car, not an ambulance.